

<i>SERFF Tracking Number:</i>	<i>AMRS-125332299</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>AMERISURE MUTUAL INSURANCE COMPANY, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026495</i>
<i>Company Tracking Number:</i>	<i>AR-COP-IL70-CP76 2007-RULE</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>COMMERCIAL PROPERTY</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Companies: AMERISURE MUTUAL INSURANCE COMPANY, AMERISURE INSURANCE COMPANY		
Product Name: COMMERCIAL PROPERTY	SERFF Tr Num: AMRS-125332299	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: AR-PC-07-026495
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: AR-COP-IL70-CP76	State Status:
Filing Type: Rule	2007-RULE	
	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Yvonne Johnson	Disposition Date: 10/24/2007
	Date Submitted: 10/23/2007	Disposition Status: Exempt from Review
Effective Date Requested (New): 01/01/2008		Effective Date (New): 01/01/2008
Effective Date Requested (Renewal): 01/01/2008		Effective Date (Renewal): 01/01/2008

## General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 10/24/2007	
State Status Changed: 10/23/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Amerisure Mutual Insurance Company and Amerisure Insurance Company wishes to implement the following FORMS & coordinating RULES for our Company COMMAND® Program 2006.

- IL 70 18 08 07-Exclusion of Certain Computer-Related Losses-The form specifies that certain risks associated with computers or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.
- RULE – AAIS-CRL -1AMI/AIC ed. 10/07

<i>SERFF Tracking Number:</i>	AMRS-125332299	<i>State:</i>	Arkansas
<i>First Filing Company:</i>	AMERISURE MUTUAL INSURANCE COMPANY, ...	<i>State Tracking Number:</i>	AR-PC-07-026495
<i>Company Tracking Number:</i>	AR-COP-IL70-CP76 2007-RULE		
<i>TOI:</i>	01.0 Property	<i>Sub-TOI:</i>	01.0001 Commercial Property (Fire and Allied Lines)
<i>Product Name:</i>	COMMERCIAL PROPERTY		
<i>Project Name/Number:</i>	/		

- CP 76 09 09 07-Limitation on Loss Settlement –Blanket Insurance (Margin Clause)-Under this margin clause endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value. The margin clause does not increase the blanket Limit of Insurance.
- RULE – COMMAND –Margin Clause -1 AMI/AIC

## Company and Contact

### Filing Contact Information

Yvonne Johnson, Compliance Analyst I	yvjohnson@amerisure.com
26777 Halsted Rd.	(800) 257-1900 [Phone]
Farmington Hills, MI 48331	(248) 426-7789[FAX]

### Filing Company Information

AMERISURE MUTUAL INSURANCE COMPANY	CoCode: 23396	State of Domicile: Michigan
26777 HALSTED RD.	Group Code: 124	Company Type: PROPERTY & CASUALTY
FARMINGTON HILLS, MI 48331-2060	Group Name: AMERISURE INSURANCE	State ID Number:
(800) 257-1900 ext. 54270[Phone]	FEIN Number: 38-0829210 -----	
AMERISURE INSURANCE COMPANY	CoCode: 19488	State of Domicile: Michigan
26777 HALSTED RD.	Group Code: 124	Company Type: PROPERTY & CASUALTY
FARMINGTON HILLS, MI 48331-2060	Group Name: AMERISURE INSURANCE	State ID Number:
(800) 257-1900 ext. 54270[Phone]	FEIN Number: 38-1869912 -----	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00

<i>SERFF Tracking Number:</i>	AMRS-125332299	<i>State:</i>	Arkansas
<i>First Filing Company:</i>	AMERISURE MUTUAL INSURANCE COMPANY, ...	<i>State Tracking Number:</i>	AR-PC-07-026495
<i>Company Tracking Number:</i>	AR-COP-IL70-CP76 2007-RULE		
<i>TOI:</i>	01.0 Property	<i>Sub-TOI:</i>	01.0001 Commercial Property (Fire and Allied Lines)
<i>Product Name:</i>	COMMERCIAL PROPERTY		
<i>Project Name/Number:</i>	/		
Retaliatory?	No		
Fee Explanation:	INDEPENDENT- NEW		
Per Company:	No		

<i>SERFF Tracking Number:</i>	<i>AMRS-125332299</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>AMERISURE MUTUAL INSURANCE</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026495</i>
	<i>COMPANY, ...</i>		
<i>Company Tracking Number:</i>	<i>AR-COP-IL70-CP76 2007-RULE</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied</i>
			<i>Lines)</i>
<i>Product Name:</i>	<i>COMMERCIAL PROPERTY</i>		
<i>Project Name/Number:</i>	<i>/</i>		

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
269565	\$25.00	10/19/2007

SERFF Tracking Number:	AMRS-125332299	State:	Arkansas
First Filing Company:	AMERISURE MUTUAL INSURANCE COMPANY, ...	State Tracking Number:	AR-PC-07-026495
Company Tracking Number:	AR-COP-IL70-CP76 2007-RULE		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	COMMERCIAL PROPERTY		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	10/24/2007	10/24/2007

<i>SERFF Tracking Number:</i>	<i>AMRS-125332299</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>AMERISURE MUTUAL INSURANCE</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026495</i>
	<i>COMPANY, ...</i>		
<i>Company Tracking Number:</i>	<i>AR-COP-IL70-CP76 2007-RULE</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>COMMERCIAL PROPERTY</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 10/24/2007

Effective Date (New): 01/01/2008

Effective Date (Renewal): 01/01/2008

Status: Exempt from Review

Comment: This line is exempt from filing rates and rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate and rule filing and review requirements.

Contingent on receiving filing fee.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	0

SERFF Tracking Number: AMRS-125332299 State: Arkansas

First Filing Company: AMERISURE MUTUAL INSURANCE State Tracking Number: AR-PC-07-026495  
COMPANY, ...

Company Tracking Number: AR-COP-IL70-CP76 2007-RULE

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: COMMERCIAL PROPERTY

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	COVER	Accepted for Informational Purposes	Yes
Supporting Document	P&C TRANSMITTAL	Accepted for Informational Purposes	Yes
Supporting Document	MEMORANDUMS	Accepted for Informational Purposes	Yes
Rate	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES-IL 70 18	Accepted for Informational Purposes	Yes
Rate	BLANKET INSURANCE LIMITATION ON LOSS SETTLEMENT-Margin Clause	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>AMRS-125332299</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>AMERISURE MUTUAL INSURANCE</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026495</i>
	<i>COMPANY, ...</i>		
<i>Company Tracking Number:</i>	<i>AR-COP-IL70-CP76 2007-RULE</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>COMMERCIAL PROPERTY</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMRS-125332299 State: Arkansas

First Filing Company: AMERISURE MUTUAL INSURANCE State Tracking Number: AR-PC-07-026495  
COMPANY, ...

Company Tracking Number: AR-COP-IL70-CP76 2007-RULE

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: COMMERCIAL PROPERTY

Project Name/Number: /

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES-IL 70 18	AAIS-CRL-1AMI/AIC	New	IL 70 18 -AMI-AIC-AAIS Rule.pdf
Accepted for Informational Purposes	BLANKET INSURANCE LIMITATION ON LOSS SETTLEMENT-Margin Clause	COMMAND-Margin Clause-1 AMI/AIC	New	CP 76 09 09 07 COMMAND AMI-AIC Ed 09 07.pdf

**EDITION: 10/07**

**COUNTRYWIDE**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES  
COUNTRYWIDE EXCEPTION PAGE**

**AMERISURE MUTUAL INSURANCE COMPANY  
AMERISURE INSURANCE COMPANY**

**ADDITIONAL RULE**

**EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES – IL 70 18**

Attach **Exclusion of Certain Computer-Related Losses Endorsement IL 70 18** to all policies issued under the following programs:

- **COMMAND Property Coverage Part**
- **AAIS Inland Marine Coverage Forms**

This endorsement specifies that certain risks associated with computer or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.

There is no rating impact with the attachment of this endorsement.

**COMMAND® MANUAL  
STATE EXCEPTION PAGE**

**AMERISURE MUTUAL INSURANCE COMPANY  
AMERISURE INSURANCE COMPANY**

**Additional Rule****Blanket Insurance****Limitation On Loss Settlement - Margin Clause****a. Explanation**

The Margin Clause limits the maximum loss payable on items of insurance that are written under a blanket Limit of Insurance. In the event of a loss:

- (1) The maximum loss payable on an individual item of insurance is calculated by applying the selected Margin Clause percentage, as shown on the Schedule, to the most recently reported value of that property.
- (2) The actual loss payment is determined based on the amount of loss and all applicable policy provisions such as Coinsurance (if applicable) and Deductible. The actual loss payment will not exceed the maximum loss payable determined in Paragraph (1). The Margin Clause does not increase the blanket Limit of Insurance.
- (3) If the statement of values does not state individually the value of each building and the value of contents at each building or premises, individual values will be determined by the insuring Company as a part of the total reported values prior to application of the Margin Clause percentage.

**b. Eligibility**

The Margin Clause may be used on property written under a blanket Limit of Insurance with or without a Coinsurance requirement or Agreed Value requirement. Do not use the Margin Clause for property subject to value reporting forms.

**c. Form**

Use **Limitation On Loss Settlement – Blanket Insurance (Margin Clause) - CP 76 09 09 07**.

**d. Rating**

Apply the following factors to the rates for affected property.

<b>Selected Margin Clause</b>	<b>Margin Clause Rating Factor</b>
105%	0.93
110%	0.94
120%	0.95
130%	0.96

SERFF Tracking Number: AMRS-125332299 State: Arkansas  
First Filing Company: AMERISURE MUTUAL INSURANCE State Tracking Number: AR-PC-07-026495  
COMPANY, ...  
Company Tracking Number: AR-COP-IL70-CP76 2007-RULE  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied  
Lines)  
Product Name: COMMERCIAL PROPERTY  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** COVER  
**Review Status:**  
Accepted for Informational 10/24/2007  
Purposes  
**Comments:**  
**Attachment:**  
AR-COP-10-07-Rule.pdf

**Satisfied -Name:** P&C TRANSMITTAL  
**Review Status:**  
Accepted for Informational 10/24/2007  
Purposes  
**Comments:**  
**Attachment:**  
AR-COP-10-07-Rule-777.pdf

**Satisfied -Name:** MEMORANDUMS  
**Review Status:**  
Accepted for Informational 10/24/2007  
Purposes  
**Comments:**  
**Attachments:**  
IL70180807 - RULE MEMORANDUM.pdf  
CP 76 09 09 07 Filing Memorandum-RULE.pdf



Amerisure Mutual Insurance Company

Government Compliance & State Filings

Amerisure, Inc.  
Amerisure Insurance Company  
Amerisure Re (Bermuda) Ltd.  
October 23, 2007

Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Subject: Amerisure Mutual Insurance Company, NAIC No. 23396  
FEIN No. 38-0829210, Group No. 124  
Amerisure Insurance Company, NAIC No. 19488  
FEIN No. 38-1869912, Group No. 124  
Commercial Property  
Company Filing No.: AR-COP-IL70-CP76 2007-**Rule**  
**COMMERCIAL OUTPUT PROGRAM**  
**Company COMMAND® Program 2006**  
**COMPANY FORMS & RULES**  
**For Policies Effective on or after January 1, 2008**

Amerisure Mutual Insurance Company and Amerisure Insurance Company wishes to implement the following FORMS & coordinating RULES for our Company COMMAND® Program 2006.

- **IL 70 18 08 07-Exclusion of Certain Computer-Related Losses**-The form specifies that certain risks associated with computers or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.
- **RULE – AAIS-CRL -1AMI/AIC ed. 10/07**
- **CP 76 09 09 07-Limitation on Loss Settlement –Blanket Insurance (Margin Clause)**- Under this margin clause endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value. The margin clause does not increase the blanket Limit of Insurance.
- **RULE – COMMAND –Margin Clause -1 AMI/AIC**

My contact information is listed below; please do not hesitate to get in touch with me for any discrepancies in this filing.

Best regards,

A handwritten signature in black ink, appearing to read 'Yvonne Johnson'.

Yvonne Johnson  
Compliance Analyst

## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>					<b>Group NAIC #</b>
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>	

<b>5. Company Tracking Number</b>	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>				

Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>				
<b>10. Sub-Type of Insurance (Sub-TOI)</b>				
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>				
<b>12. Company Program Title (Marketing title)</b>				
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14. Effective Date(s) Requested</b>	New:		Renewal:	
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>16. Reference Organization (if applicable)</b>				
<b>17. Reference Organization # &amp; Title</b>				
<b>18. Company's Date of Filing</b>				
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

# Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="height: 400px;"></div>	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase
 ☐ Rate Decrease
 ☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
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		COMPANY USE	STATE USE
<b>5a</b>	Overall percentage rate indication (when applicable)		
<b>5b</b>	Overall percentage rate impact for this filing		
<b>5c</b>	Effect of Rate Filing – Written premium change for this program		
<b>5d</b>	Effect of Rate Filing – Number of policyholders affected		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing</b> (Prior Approval, File & Use, Flex Band, etc.)	
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<b>9.</b>	<b>Rule # or Page # Submitted for Review</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

## **RULE MEMORANDUM**

**IL 70 18 08 07 - EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES** – The Rule states the coverages that the form is to be attached to. It is a mandatory form, specifying that certain risks associated with computer or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.

## **Filing Memorandum**

### **Margin Claus Rule – Limitation on Loss Settlement – Blanket Insurance (Margin Clause) –**

The information contained below is taken from the ISO 2007 Multistate Revision CF-2007-RRU07 and their form CP 12 32. This is to be used with our COMMAND product. The rating factors were judgmentally selected based on a review of available data. To estimate the impact of the margin clause, loss distributions as a percentage of value separately for blanket and non-blanket rated risks were compiled using ten years of losses for Basic Group I, Basic Group II and Special Causes of Loss combined. A comparison of these distributions allowed for a normalization of the blanket-rated distribution to account for payments in excess of stated limits that could occur (e.g. debris removal) for reasons not pertaining to the blanket rating process. Then information from the blanket-rated distribution was used to select credit factors that would apply for the various margin clause provisions.

There is no rating impact.